

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Scott Michael Metro
Jana Marie Metro
Debtors

Case No. 20-01471-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 29

Date Rcvd: Aug 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2020.

db/jdb +Scott Michael Metro, Jana Marie Metro, 65 Penn Strt, Lehighton, PA 18235-9016
5326062 Capital One Bank USA NA, PO Box 81015, Richmond, VA 23285
5326069 +First Commonwealth FCU, 257 Brodhead Rd, Bethlehem, PA 18017-8938
5336817 +Goldman Sachs Bank, 7831 Glenroy Rd, Suite 250, Minneapolis, MN 55439-3117
5326071 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
5326074 +SYNBC/PPC, PO Box 965005, Orlando, FL 32896-5005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr E-mail/Text: william.schwab@xitrustee.com Aug 27 2020 19:32:50 William G Schwab (Trustee),
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,
Lehighton, PA 18235
cr +EDI: PRA.COM Aug 27 2020 23:23:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5326060 E-mail/Text: bnc@trustamerifirst.com Aug 27 2020 19:32:57
Amerifirst Home Improvement Finance, 11171 Mill Valley Rd, Omaha, NE 68103
5326059 +EDI: AMEREXPR.COM Aug 27 2020 23:23:00 American Express, PO Box 981537,
El Paso, TX 79998-1537
5326061 +EDI: CAPIO.COM Aug 27 2020 23:23:00 Capio Partners, 2222 Texoma PY 150,
Sherman, TX 75090-2481
5326063 +EDI: CAPITALONE.COM Aug 27 2020 23:23:00 Capital One Bank USA NA, Po Box 30281,
Salt Lake City, UT 84130-0281
5326064 +E-mail/Text: bankruptcy@cavps.com Aug 27 2020 19:33:06
Cavalry Portfolio Services/ 08 Citibank, 500 Summit Lake Dr #400, Vahalla, NY 10595-2321
5326065 +E-mail/Text: clientservices@credit-control.com Aug 27 2020 19:33:02
Central Loan Administration and Reporting, PO Box 77404, Ewing, NJ 08628-6404
5326066 +EDI: WFNNB.COM Aug 27 2020 23:23:00 Comenity Bank/Bon Ton, PO Box 182789,
Columbus, OH 43218-2789
5326067 +EDI: WFNNB.COM Aug 27 2020 23:23:00 Comenity Capital Bank/Big Lots, PO Box 182120,
Columbus, OH 43218-2120
5326068 EDI: DISCOVER.COM Aug 27 2020 23:23:00 Discover Financial Ser, PO Box 15316,
Wilmington, DE 19850
5326070 +E-mail/PDF: resurgentbknotifications@resurgent.com Aug 27 2020 19:35:56 LVNV Funding LLC,
PO Box 1269, Greenville, SC 29602-1269
5326072 +EDI: NAVIENTFKASMSERV.COM Aug 27 2020 23:23:00 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500
5326073 +EDI: RMSC.COM Aug 27 2020 23:23:00 SYNBC/Lowes, 4125 Windward Plaza,
Alpharetta, GA 30005-8738
5326075 +EDI: RMSC.COM Aug 27 2020 23:23:00 SYNCB/AMAZON, PO Box 965015, Orlando, FL 32896-5015
5326076 +EDI: RMSC.COM Aug 27 2020 23:23:00 SYNCB/CarCareMyTireShop, Po Box 965036,
Orlando, FL 32896-5036
5326077 +EDI: RMSC.COM Aug 27 2020 23:23:00 SYNCB/PPMC, PO Box 965005, Orlando, FL 32896-5005
5326078 +EDI: RMSC.COM Aug 27 2020 23:23:00 SYNCB/QVC, PO Box 965005, Orlando, FL 32896-5005
5326080 +EDI: RMSC.COM Aug 27 2020 23:23:00 SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
5326081 +EDI: RMSC.COM Aug 27 2020 23:23:00 SYNCB/ZULILY, PO Box 965017, Orlando, FL 32896-5017
5326079 +EDI: RMSC.COM Aug 27 2020 23:23:00 Syncb/Sam's Club Dual Card, PO 965005,
Orlando, FL 32896-5005
5326311 +EDI: RMSC.COM Aug 27 2020 23:23:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
5326082 +EDI: WTRRNBNK.COM Aug 27 2020 23:23:00 Target/TD Bank, PO Box 673,
Minneapolis, MN 55440-0673

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr AmeriFirst Home Improvement Finance LLC
5329998* +AmeriFirst Home Improvement Finance LLC, 11171 Mill Valley Rd, Omaha, NE 68154-3933
TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank Trust National Association, as Trustee for
Towd Point Master Funding Trust 2020-PM3 bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William G Schwab (Trustee) schwab@uslawcenter.com,
wschwab@iq7technology.com;ecf@uslawcenter.com;ecf.alert+Schwab@titlexi.com

TOTAL: 3

Information to identify the case:

Debtor 1 **Scott Michael Metro**
First Name Middle Name Last Name
Debtor 2 **Jana Marie Metro**
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **5:20-bk-01471-RNO**

Social Security number or ITIN xxx-xx-3740

EIN -----

Social Security number or ITIN xxx-xx-0776

EIN -----

Order of Discharge

12/15

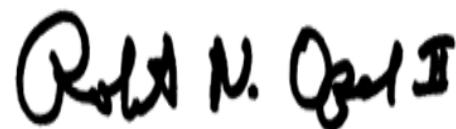
IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Scott Michael Metro

Jana Marie Metro

By the
court:

8/27/20



Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.